



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, D.C. 20429-9990

Executive Secretary

September 6, 2006

MEMORANDUM TO: Comment File

FROM: Valerie Best
Assistant Executive Secretary

SUBJECT: Comments on One-Time Assessment Credit - 12 CFR Part 327

FDIC Director Curry met with representatives from Citizens Financial Group, Inc. and Citizens Bank (collectively referred to as "Citizens") on August 21, 2007.

Citizens' representatives requested the meeting to discuss the FDIC's proposal on assessment credits. The substance of their presentation was the same as set forth in their official comment letter dated August 15, 2006.